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APPLICATION FOR LETTERS PATENT
UNITED STATES OF AMERICA

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15 Be it known that we, Mike Ford and Jonathan Illig, residing
at 2440 W. Mission Lane, Suite 11, Phoenix, Arizona 85021 are
both citizens of the United States, invented a

20 SYSTEM AND METHOD FOR PROVIDING MARKETING RESOURCES TO THE
INSURANCE AND FINANCIAL PROFESSIONAL THROUGH A GLOBAL COMPUTER
NETWORK

of which the following is a specification.

FIELD OF THE INVENTION

This invention relates a system and method for improving
the performance of customer management relationship activities
and providing a marketing resource to the insurance and
financial professional for the small or home office which uses a
global computer network to manage customer relationships.

BACKGROUND OF THE INVENTION

35 A typical small office or home office of an insurance or
financial professional does not have the time, technical or
creative skills to conduct effective customer relationship
management and marketing. An insurance or financial

5 professional in a small office is typically well skilled in his
or her core of business. However, the majority of such persons
are not skilled in the support skills of writing, graphic
design, technical operation of computers or software, which are
needed to effectively market their services on an ongoing basis.
10 To do the best job, as best seen on Fig. 1, often the small
office or home office will out-source such services to an
advertising or marketing firm, or hire an in-house employee with
the requisite skills. However, often such options are
prohibitively expensive.

15 Another option is for the small office or home office of
the insurance and financial professional to organize seminars to
generate leads for potential clients, often at great expense.
While in this approach some sales can be closed immediately, but
typically, the majority of leads are not ready to purchase at
20 the time of the initial approach. In order to close the sale,
it is necessary to keep the small offices or home office name in
front of the lead. At present, small offices or home offices
employ a number of techniques to do so, including the simple
telephone call.

25 In one technique, such office of the insurance and
financial professionals may mail newsletters purchased from
outside sources, such as trade associations in the insurance and
financial fields. Such newsletter may offer some customization;

5 however, in most instances, such modifications are very minimal.
The newsletters are sent to the leads sometimes via an
electronic mailing list supplied to the vendor but most often
via mailing labels printed and affixed at the office via
computer.

10 Sometimes, the office may create and publish its own
newsletter. However, the time requirements for a small office
or home office principal to produce a letter often creates great
difficulties resulting in sporadic cycles of communication
completion.

15 One downside of commercial letters is the perception that
such mailings are not perceived as direct communication from
office to the client/customer. Rather, such mass mailings are
perceived as bulk mail third party products.

20 Another option is to utilize commercial software
applications, such as GoldmineSM or ACTSM on a computer, which
organizes leads and generates reminders for follow-up actions
such as sending birthday cards, reminder letters, and other
letters and document the interaction with the client. The
programs can generate a list for vendors to mail newsletters,
25 but to do so requires the small office or home office to execute
file downloads. Otherwise, the office has to print labels,
letters, envelopes, stamps, in order to do the customer
mailings. The above software packages are complex and difficult

5 to use and often beyond the skill level of the small office or home office personnel, even through they are professionals.

Other commercial word processing software, such as Mail MergeSM allows a user to merge a custom list into letter for bulk mailing. Like file downloads, such merges tend to be
10 complicated processes, which most small or home offices find impossible or difficult to use.

All of the above solutions are expensive in labor, postage, and require the maintenance of several customer lists. For example, one computer may have a customer list in GoldmineSM and another in WordSM and another in the accounting system. None of the present software packages operate from a single, central list.

PRIOR ART

U.S. Patent No. 5,983,200 entitled "Intelligent Agent for Executing Delegated Tasks" which issued on November 9, 1999 to Slotznick disclosed an intelligent agent software program
25 including databases and learning modules for executing tasks, receiving commands, tracking customer contracts, sending notices, placing orders, managing deliveries and the like. This invention covers a system, which serves as an intelligent agent, which expedites electronically placed orders, purchases, etc.

5 for variety of goods and services. This invention allows the delegated tasks to be carried out in the present, and some time in the future or in a repetitive fashion. This invention can be used to choose or create professional greeting cards at a Kiosk or on-line. This invention teaches a system for reproducing
10 information itself at a point of sale or at a different time or place.

U.S. Patent No. 6,031,895 entitled "Network-Based Multimedia Communications and Directory Systems and Method of Operation" which issued on February 29, 2000 to Cohn et al. shows a system for communication with customers including a customer service system (161), a message tracking system (163), a billing system (159), and a system for synchronizing a plurality of databases (claim 1). The communication system of this invention connects a number of network hubs. In this
20 invention, a network-based voice and multimedia communication system uses a number of network hubs to communicate with each other and with local messaging systems. The network hubs can maintain and store user profiles that include user preferences. In this invention, a network hub can receive a message through a
25 messaging system and transmit the message through the communication network.

U.S. Patent No. 5,309,355 entitled "Automated Sales System" which issued on May 3, 1994 to Lockwood provides a support

5 system for sales and marketing including means for profiling
potential clients, a means for identifying clients, a means for
tailoring sales presentations to clients based upon profiles and
smart cards (claim 1). The hierarchy of data sources can be
arranged so that a large number sale presentations and
10 configurations can be created and used. This invention is
designed to be used in conjunction with computerized airline
reservation systems. The sales terminals of this invention are
linked to a computerized airline reservation system.

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15 U.S. Patent No. 6,014,644 entitled "Centrally Coordinated
Communication Systems With Multiple Broadcast Data Objects and
Response Tracking" which issued on January 11, 2000 to Erickson
discloses a system for facilitating communication between buyers
and sellers including a message and response tracking linked to
a central database performing company profiling and information
20 distribution (claim 1). Under this system and method, buyers may
browse the database and assemble a list of suppliers who will
receive a request for a bid. The message and response tracking
object serves as a central repository for all communication
between buyers and suppliers concerning the bid.

25 In addition, the present software tools such as WordSM,
GoldmineSM and ACTSM provide a huge number of features, many of
which a small office or home office simply does not need.
However, such a plethora of features makes the software complex

5 and difficult to employ.

To summarize, the small office or home office loses a lot of leads due to primitive customer relationship management and, 10 unfortunately, the present remedies are expensive and difficult to use and manage. Thus, there is an overpowering need for a method and apparatus for the small office or home 15 office, which is inexpensive and easy to use to manage customer relationships.

SUMMARY OF THE INVENTION

One object of the invention is to provide a method and system to allow small and home office for insurance or financial professionals to perform customer management relationships and marketing activities with superior quality and effectiveness at a reduced cost.

Another object of the invention is to a provide method and system for customer management activities, which is easy to use and employs a single database for accounting, letter 30 composition, financial calculators, marketing information, and delivers it where needed using global information network.

Further objects and advantages of the invention will become apparent as the following description proceeds and the features of novelty which characterize this invention will be pointed out

5 with particularity in the claims annexed to and forming a part of this specification.

10 The objects of this invention are met by providing a system and method through a customer relationship management network. This network is handled by a proprietor's mechanism and with the heart of the network consisting of the mailing software utilizing the producer's (i.e. insurance or financial professional) customer list. The mailing software of this invention can automatically mail or email information in a personalized way to the client or prospective client whether it is a newsletter, birthday card, anniversary card, or an event invitation. This method and system saves a great deal of time for the producer in the system in that, a newsletter can be produced by the proprietor which is approved by the producer prior to being sent. This system is also designed to provide a website for the producer which can be customized to the producer's individual needs.

25 The integrated newsletter and website permits regular communication between the producer and his clients and prospects, turning prospects into clients. The clients or prospects can respond to an email or newsletter by logging onto the producer's Website or calling the producer directly. The integrated system and method of this invention allows the producer to have extensive and periodic contact with clients and

5 prospective clients. This system and method is designed to be used on a computer network preferably on a global computer network.

BRIEF DESCRIPTION OF THE DRAWING

10 The present invention may be more readily described by reference to the accompanying drawings in which:

Fig. 1 is a schematic diagram showing the methods employed in the prior art;

Fig. 2 is a schematic diagram showing the customer relationship management system and method of the present invention;

Fig. 3 is a schematic diagram illustrates contact detail of clients and prospective clients.

Fig. 4 is a schematic diagram of the computer monitor screen by which a producer may select an article for distribution.

DESCRIPTION OF THE PREFERRED EMBODIMENT

Figure 1 represents the methods employed by the prior art where both small and large offices use the local Post Office to deliver messages that they have prepared for customers in different areas.

Referring more particularly to the drawings by characters

5 of reference, Figs. 2 - 4 discloses the operation and elements of the system and method in accordance with the present invention.

10 The method of the present invention is illustrated Fig. 2 where the numeral 10 refers to a customer relationship management network. The heart of the network consists of the mailing applications server with a software mechanism 12 and the producer's customer relationship management database 14, which is integrated with the mailing software mechanism 12 as indicated by arrow 16. It should be understood that the term "producer" refers to the insurance or financial professional. However, any small or home office can utilize the system and method of this invention.

20 The mailing software mechanism as illustrated by arrow 18 12 can be programmed to either mail the letter or newsletter by U.S. mail or email or a combination thereof depending upon the particular client involved. This mechanism 12 has the capability of producing a full color print 20 of a newsletter or a regular letter and sending it by U.S. mail 22 to the consumer or client 24. Similarly, this newsletter or regular letter can be sent by email 26 to the consumer 24. As part of this customer relationship management network 10 a producer's website 28 may be created. Follow-up information may be placed on the producer's website 28 as indicated by arrow 30. The producer's

5 database 14 holds contact and personal information about clients
and prospective clients. The producer's database can be included
in the proprietor's central database. It can also include
appointment schedules. It is provided by the insurance and
financial professionals 32. The producer 32 can readily view
10 client/prospective information through his/her computer.

Contact information can be stored concerning each
individual client or prospective client as illustrated by Fig.
3.

15 This contact information about a client or prospective
client in the database 15 (Fig. 3) can include important
marketing information and details such as home and office phone
numbers, addresses, name of spouse, name of employer, birthday,
wedding anniversary, etc. The database of the client or
prospective client can contain a lot of contact information as
20 illustrated by Fig. 3. It can contain tables, letterhead,
newsletters, logos and form letters. Each individual record of
particular office of a producer is indexed to that office, which
in turn, is provided with browser based customer relation
management module, which includes an administration program
25 including passwords to permit that producer to access its own
records but not that of another producer. New records can be
added and existing records can be edited. The contact data can
include any date related data such as when a certificate of

5 deposit is maturing, reminder dates, retirement dates, and
birthdays. This contact information can provide scheduled
telephone call back, documents, or even records of customer
conversations, reminders of birthday, anniversaries or other
events, and schedule meeting and seminars. There is only one
10 record per client, and, if duplicate records come from different
office, a duplication check is utilized to catch and prevent
duplication. If a duplicate exists, the new record is deleted
and a link to the existing record provided. The address is then
standardized and the record placed into the database. To
15 prevent one producer from accessing the records of another
producer, strict quality controls are maintained via use of
Mil45208 or Mil9558 standards with periodic audits to ensure
compliance with same.

20 From this database, the mailing software mechanism 12 can
automatically mail or email the contact the type of mailing the
client should receive, whether it is a newsletter, birthday
card, or anniversary card. If the client specifically does not
want to receive a birthday card or anniversary card, the
preference can be noted so it is not sent automatically.

25 The mailing software mechanism 12 is established so that it
can print and mail for one client or be emailed for another
client.

The periodic newsletters that are sent by this system may

5 be prepared by the proprietor of this system, the producer or
another source. The newsletter is produced by the proprietor
and displayed to the producer for his/her approval prior to
being sent. A major improvement of the present invention over
the prior art is the ability to process newsletters, which will
10 have an individual producer's logo, picture and identity
information and will be specifically addressed to individual
clients. Thus, the mass mailings will appear to the client to
be personally generated by a particular producer while having
the economies of scale inherent to printing and mailing.

15 The use of this mailing software mechanism creates an
enormous cost advantage whereby one page, two sided, full color
custom newsletters can be dispatched for approximately \$1.50
each including first-class postage. A comparable 500-piece
newsletter produced in house, even using a software package such
20 as GoldmineSM, cost about \$3 per piece for black ink on one side
of the paper. Thus, a major benefit of the present invention,
in addition to cost savings, is the high quality of the
individualized mailings.

25 In the present invention, the producer locates the
newsletter article in the database and selects the customer or
group of customers to receive same and the newsletter
preparation is released. Or, if desired, a schedule of mailings
of different form letters for several months can be organized.

5 As new leads/clients/customers are acquired, the producer merely assigns appropriate mailings for each.

10 Automatically, at predetermined times, the mailing software (12) scans the central database and determines the due events for each client of each producer. The mailing software (12) generates large files for bulk printing, sorting for optimum first-class mailing costs and optimized for the printing vendor. Each document is merged with the appropriate logos, photos, and addresses of particular producers and addressed in a personal font to the particular client. All communication history is saved for each client and thus the producer need not worry about envelopes, postage, walking out to the mailbox or filing a copy in a drawer.

20 This system is designed to provide a website 28 for the producer. This website can be customized for an individual producer of the system. This website can be designed to provide additional follow-up information regarding the article contained in the newsletter and other information about products or services that are provided by the producer.

25 The system and method of this invention maintains client information, marketing and communication history, and seamlessly integrates the newsletter and greeting card features. The newsletters and greeting cards can be customized with the image of the producer and addressed to each client, which basically

5 provides a one - to - one marketing effort.

The system and method of this invention provides a producer with an additional opportunity to build his/her image with clients and prospects through the integrated newsletter and website. This total system allows the producer to generate
10 additional sales from existing clients and turn prospects into clients through regular communication. Once the client 24 has received an email or letter via U.S. mail, the client can respond by logging on the producer's website 28 or by calling the producer directly.

15 This system keeps the producer in contact with the client and prospective client through periodic messages and newsletters. Therefore, when the client or prospective client is ready to purchase he/she will think of the producer because of the recent contact.

20 This system of this invention eliminates the hassle of consistently backing up database information dealing with useless data fields, frustrating operating errors, printing, labeling, merging and mailing client correspondence. The proprietor of this system does the printing, labeling and
25 mailing.

The proprietor of this system provides templates for website newsletters, birthday and anniversary cards, and article and photo laboratories from which the producer can choose.

5 Most producers in the insurance and financial field spend considerable time and money developing leads through developing seminars, direct mail and print advertising. Research has shown that the majority of the developed leads do not ultimately lead to sales. For example, a typical seminar may attract 20
10 potential clients. Of those 20 potential clients, 10 may express an interest in obtaining either additional information or a meeting with the producer. Of those 10, perhaps 3 to 5 will ultimately purchase an insurance or financial product from the producer. Unfortunately, the consumers that attend the seminar may not decide to purchase any services or products for several weeks or even months. By that time, they may have forgotten about the producer. In order to ultimately generate sales from a higher percentage of developed leads, the producer must proactively remain in contact with those leads. A
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20 newsletter is a proven means of remaining in contact. The image of the producer is reinforced in the minds of the client by a consistently delivered newsletter bearing the photo and business image of the producer. The newsletter can also introduce new planning and product concepts that may be of interest to both
25 prospective clients and the existing clientele. The system of this invention makes re-marketing simple and effective.

The proprietor of this system and method may provide a Website including hosting by easy to follow, step-by-step

5 instructions for creating a site. The producer will control the content of the Website and can easily update and change the site anytime that is desired. In addition, for registered securities and investments advisory representatives, the system facilitates the regulatory requirement of compliance approval.

10 The print-for-one technology allows the producer to have a communication printed effortlessly. The producer does not need to deal with envelopes, stamps, merging, printing and ultimately delivery to the Post Office. A big advantage of the system of this invention is that it allows the producer to create a full
15 color print of the communication pieces. Each piece of mail is personalized with the producer's message and is addressed to the client or prospect by name and all this is accomplished in the convenience of the producer's home or office.

20 This system can be made secure for the producer by requiring a login name and password. These are necessary for the producer to enter his/her private Website and database.

Because of the efficiency of this system, and in particular the mailing software mechanism 12, the cost of providing the newsletter and card is very competitive. It is designed to be
25 used by a producer with a very small client base.

The system of this invention has been customized especially for fields of insurance and financial services, although it can be utilized for other fields as well.

5 One of the features of this system and method is that it permits the producer to track the first marketing contact of a client or prospect, which may be used to tailor marketing communications to specific client or prospect.

10 The proprietor of this system and method may write the content, create the document layout, print, fold, and postmark newsletters. This step saves a lot of time for the producer. The proprietor can also provide the article and allow the producer to select the newsletter template that is printed, folded and mailed by the proprietor.

15 The newsletter is printed on both sides and in full color if specially written to tell the reader (client or prospect) to call the producer directly or go to the producer's Website to learn more about the issue that is raised in the newsletter. The newsletter can be personalized by full color graphics and
20 producer's photo along with a personal message with upcoming seminar dates.

In today's world there is keen interest in the security of computer files. The software of the mailing software mechanism
12 encrypts all files before they are sent from the producer's
25 computer to the proprietor's production facility.

The security of this system is maintained by the security technology called Secure Socket Layer, a protocol developed by Netscape, for the secure transmission of private information

5 over the Internet. This system operates by using a private key
to encrypt messages transmitted over the network connection. A
firewall protects the proprietor's computer system by refusing
entry to what is not authorized. The proprietor's computer
system does not download or record the database information on
10 the producer's hard drive unless specifically requested by the
producer. All the producer's data remains protected behind the
firewall so that unauthorized people cannot access the data
without the producer's login name and password.

Fig. 4 illustrates the ways in which a producer can build
the custom "print-for-one" newsletter. This system allows the
Producer to either select an article from the library or write
his/her article.

An article image can be selected for the article that the
producer selects, if desired. An archive can be maintained so
20 that the producer can search through the archives to find an
article of interest.

The newsletter can be personalized by permitting the
producer to select the type of greeting desired on the front of
the newsletter, such as "Dear John" or "Dear Mr. Smith". An
25 image can be printed on the back page of the article, if
desired. In addition, a teaser that is designed to get the
client or prospective client to come back or to call the
producer can be included in the article.

5 It will be apparent to those skilled in the art that
various changes and modifications may be made therein without
departing from the spirit of the invention or from the scope of
the appended claims.

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